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UNITED STATES BANKRUPCY COURT

SEPTEMBER 19, 2013

DISTRICT OF NEW JERSEY

MLK WALNUT STREET

50 WALNUT STREET

NEWARK, NJ 07102

CASE NO: 13-24151-DHS

CHAPTER 13

JUDGE: DONALD H. STECKROTH

DEBTOR:

LEONOR ORDAZ

521 TENAFLY RD.

ENGLEWOOD, NJ 07631

JUDGE: DONALD H. STECKROTH,

I HAVE FILED BANKRUPCY AS AN EMERGENCY BASIS FOR THE OPPORTUNITY OF REESTRUCTURATION OF MY MORTGAGE LOAN, I AM NOT WORKING WITH A LAWYER AND I OVERVIEW THE MONTHLY MORTGAGE PAYMENT OF THE AMOUNT OF \$2,772.22 UNTIL THE PENDING OF THE CASE.

I ASK YOU TO RECONSIDER NOT TO ACCEPT THE MOTION TO VACATE, BECAUSE NVE BANK KNOWS PERFECTLY WELL THAT I DID NOT FILED CHAPTER 13 FOR BANKRUPCY, I FILED CHAPTER 13 AS AN EMERGENCY BASIS FOR RESTRUCTURATION OF MY LOAN. THE BANK HAS NOT ACCEPTED A LOAN MODIFICATION ILLEGALY WITH THE EXCUSE THAT THEY DO NOT WORK WITH THIRD PARTIES. THE LAW FIRMS THAT I HAVE HIRED THEY HAVE BEEN TOLD BY NVE BANK THAT THEY DO IN FACT WORK WITH THIRD COMPANIES. ONE OF THE LAW FIRMS EVEN RECORD THIS CITATION, JUST TO MAKE SURE MY LOAN MODIFICATION WAS ACCEPTED AND THEY DID NOT USED THIS EXCUSE.

I CAN MAKE THE PAYMENT OF \$5,706.00 BUT THE BANK HAS TO ACCEPT THAT THE CREDENCE LAW GROUP HAVE ALREADYY SENT A REESTRUCTURATION APPLICATION ALREADY.

LEONOR ORDAZ, DDS

CC. ZUCCER, GOLDBERG & ACKERMAN, LLC